

Listing of Claims:

1. (currently amended) A method of creating financial advice applications, comprising:

establishing a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service;

communicating with an authentication server and authenticating a user of said client computer;

receiving a first request from said client computer for financial advice services data related to a current financial position and a lifetime goal of an entity, wherein said lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

establishing a connection to a financial advice service, wherein said financial advice service includes a roadmap service configured to use said financial advice services data to provide financial planning and advice;

transmitting said first request for said financial advice services data to said financial advice service, wherein establishing a connection to said financial advice service and transmitting said first request for said financial advice services data to said financial advice service comprises:

establishing a connection to an application services manager;

transmitting a second request to said application services manager for said financial advice services data;

establishing a connection between said application services manager and said financial advice service;

evaluating said second request to identify a plurality of financial advice services based on at least one of: financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties;

compiling a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

compiling said identified plurality of financial advice services and said data entry page requirements to form said financial advice services data;
transmitting said financial advice services data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; and
scripting requests from said client computer such that a single request creates said financial advice application.

2. (previously presented) The method of claim 1, wherein said first request and said second request are the same request.

Claim 3 (canceled)

4. (previously presented) The method of claim 1, wherein said financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

5. (previously presented) The method of claim 1, further comprising formatting data transmitted between at least one of said application program, said application services manager, and said financial advice service in a standardized data format.

6. (original) The method of claim 5, wherein said standardized data format is XML.

7. (previously presented) The method of claim 1, further comprising formatting data transmitted between said plurality of financial advice services in a standardized data format.

8. (original) The method of claim 7, wherein said standardized data format is XML.

Claim 9 (canceled)

10. (previously presented) The method of claim 1, further comprising communicating with a registration application configured to allocate a TCP/IP port for use by said financial advice service during a client session.

11. (currently amended) A system for creating financial advice applications, comprising:

a client computer having an application program implemented thereon, wherein said application program comprises a module and said module corresponds to a financial advice service;

an advice utility server in communication with said client computer and said application

program, wherein said advice utility server includes an application services manager;

an authentication server in communication with said advice utility server, wherein said authentication server is configured to authenticate a user of a client computer; and

a financial advice service in communication with said advice utility server, wherein said financial advice service includes a roadmap service configured to:

compile data requirements unique to an entity including format and value properties based on a financial position and a lifetime goal, wherein said lifetime goal is related to at least one of: education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term;

compile a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

compile said identified plurality of financial advice services and said data entry page requirements to form said financial advice services data;

use data defined by said current financial position and said lifetime goal to provide financial planning and advice,

a data migration mechanism in communication with said advice utility server, wherein said data migration mechanism is configured to convert data transmissions between at least one of said client computer, said advice utility server, and said financial advice service into a standardized data format;

wherein said financial advice service is configured to receive data from said application services manager and to transmit said data to said application services manager in order to create a financial advice application;

wherein said advice utility server is configured to script requests from said application program such that a single request creates said financial advice application; and,

wherein said advice utility server is configured to transmit said financial advice application to said client computer, wherein said financial advice application is fully executable at said client computer.

Claims 12 and 13 (canceled)

14. (previously presented) The system of claim 11, wherein said standardized data format is XML.

15. (previously presented) The system of claim 11, further comprising a translator in communication with said advice utility server, wherein said translator is configured to translate data transmissions between a plurality of financial advice services into a standardized data format.

16. (original) The system of claim 15, wherein said standardized data format is XML.

Claim 17 (canceled)

18. (previously presented) The system of claim 11, further comprising a registration application in communication with said advice utility server and said financial advice service, wherein said registration application is configured to allocate a TCP/IP port for use by said financial advice service during a client session.

19. (previously presented) The system of claim 11, wherein said financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

20. (previously presented) The system of claim 11, wherein said advice utility server comprises an application services manager configured to communicate with said client computer and said financial advice service.

21. (currently amended) A computer-readable storage medium encoded with processing instructions stored thereon, wherein said processing instructions are configured to direct a computer to perform the steps of:

establishing a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service;

communicating with an authentication server and authenticating a user of said client computer;

receiving a first request from said client computer for financial advice services data related to a current financial position and a lifetime goal of an entity, wherein said lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

establishing a connection to a financial advice service, wherein said financial advice service includes a roadmap service configured to use said financial advice services data to provide financial planning and advice;

transmitting said first request for said financial advice services data to said financial advice service, wherein establishing a connection to said financial advice service and transmitting said first request for said financial advice services data to said financial advice service comprises:

- establishing a connection to an application services manager;
- transmitting a second request to said application services manager for said financial advice services data;
- establishing a connection between said application services manager and said financial advice service;
- evaluating said second request to identify a plurality of financial advice services based on at least one of financial need, preferred financial strategy and economic class;
- compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties;
- compiling a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

transmitting said financial advice services data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; and

scripting requests from said client computer such that a single request creates said financial advice application.

22. (previously presented) The computer-readable storage medium of claim 21, wherein said first request and said second request are the same request.

Claim 23 (canceled)

24. (previously presented) The computer-readable storage medium of claim 21, wherein said financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

25. (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of

formatting data transmitted between said client computer, said advice utility server, and said financial advice service in a standardized data format.

26. (original) The computer-readable storage medium of claim 25, wherein said standardized data format is XML.

27. (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between a said plurality of financial advice services in a standardized data format.

28. (original) The computer-readable storage medium of claim 27, wherein said standardized data format is XML.

29. (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of allocating a TCP/IP port for use by said financial advice service during a client session.

Claim 30 (canceled)

31. (currently amended) A device for creating financial advice applications, which device comprises:

- a central processor;
- a storage device in communication with said central processor; and
- a memory connected to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:

- establish a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service and wherein said central processor is further operative with an authentication server configured to authenticate a user of said client computer;

- receive a first request from said client computer for financial advice services data related to a current financial position and a lifetime goal of an entity, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

- establish a connection to said financial advice service, wherein said financial

advice service includes a roadmap service configured to use said financial advice services data to provide financial planning and advice;

establish a connection to an application services manager;

transmit said first request for said financial advice services data to said financial advice service;

transmit a second request to said application services manager for said financial advice services data;

establish a connection between said application services manager and said financial advice service;

evaluate said second request to identify a plurality of financial advice services based on at least one of financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties;

compile a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

compile said identified said plurality of financial services and said data entry page requirements to form said financial advice services data;

transmit said financial advice services data to said client computer in order to create a financial advice application, wherein said financial advice application is fully executable at said client computer; and

process instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates said financial advice application.

32. (previously presented) The device of claim 31, wherein said first request and said second request are the same request.

Claim 33 (canceled)

34. (previously presented) The device of claim 31, wherein said financial advice service further includes at least one of a headless utility, a leased storage service, a formatting

service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

35. (previously presented) The device of claim 31, wherein said central processor is further operative with a data migration mechanism configured to convert data transmissions between said client computer, said advice utility server, and said financial advice service into a standardized data format.

36. (original) The device of claim 35, wherein said standardized data format is XML.

37. (previously presented) The device of claim 31, wherein said central processor is further operative with a translator configured to translate data transmissions between said plurality of financial advice services into a standardized data format.

38. (original) The device of claim 37, wherein said standardized data format is XML.

39. (previously presented) The device of claim 31, wherein said central processor is further operative with a registration application configured to allocate a TCP/IP port for use by said financial advice service during a client session.

40. (currently amended) A method of using a financial advice application, comprising:

implementing a financial advice application comprising at least one of establishing a connection to a Web server and accessing said financial advice application on a desktop wherein data transmitted between an advice utility server and at least one of a Web server and a desktop is in a standardized data format;

establishing a connection to said advice utility server, wherein said advice utility server includes an application services manager;

transmitting a first request to said advice utility server for a financial advice service, wherein said financial advice service includes a roadmap service configured to use financial advice services data to provide financial planning and advice;

transmitting said first request for said financial advice services data to said financial advice service wherein establishing a connection to said financial advice service and transmitting said first request for said financial advice services data to said financial advice service comprises:

establishing a connection to said application services manager;

transmitting a second request to said application services manager for said

financial advice services data; and

establishing a connection between said application services manager and said financial advice service; and

evaluating said second request to identify a plurality of financial advice services based on at least one of current financial position and a lifetime goal of an entity, wherein said lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care from said advice utility server;

compiling data requirements unique to said entity based on at least one of: said current financial position and said lifetime goal, wherein said data requirements include format and value properties;

compiling a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

compiling said identified plurality of financial advice services and said data entry page requirements to form said financial advice services data;

transmitting said financial advice services data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; and

processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates said financial advice application.

Claims 41 and 42 (canceled)

43. (previously presented) The method of claim 40, wherein said standardized data format is XML.

44. (previously presented) The method of claim 40, wherein said financial advice service further comprises at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

45. (original) The method of claim 40, wherein said advice utility server comprises an application services manager.

46. (currently amended) A method for providing comprehensive online financial planning advice, the method comprising:

establishing a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service;

receiving user-supplied data and a request for a financial advice service, wherein said user-supplied data comprises at least one of economic group data and goals and wherein said economic group data comprises at least one of membership data, demographics data, and financial data and wherein said financial advice service includes a roadmap service configured to use financial advice services data to provide financial planning and advice;

coordinating a plurality of financial advice services, comprising the steps of:

establishing a connection to an application services manager;

transmitting a second request to said application services manager for said financial advice services data; and

establishing a connection between said application services manager and said financial advice service;

evaluating economic group data to identify said plurality of financial advice services, wherein said economic group data is defined by a current financial position and a lifetime goal of an entity, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

compiling data requirements unique to said entity based on at least one of: said current financial position and said lifetime goal, wherein said data requirements include format and value properties;

compiling a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules;

compiling said identified plurality of financial services and said data entry page requirements to form said financial advice services data;

transmitting said financial advice services data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

transmitting and displaying said financial planning and advice results to said user; and
processing instructions configured to direct a computer to perform the step of scripting requests such that a single request creates said financial advice application.

Claims 47 and 48 (canceled)